GOVERNMENT OF INDIA
HEALTH AND FAMILY WELFARE
LOK SABHA

STARRED QUESTION NO:449
ANSWERED ON:20.12.2000
INSURANCE FOR HIV PATIENTS
SUNDER LAL TIWARI

Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether any meeting with some insurance companies was held in April, 2000 for providing insurance cover to the HIV/AIDS infected persons;

(b) if so, the details of decisions taken in the meeting; and

(c) the decision taken by the Government thereon?

Answer

MINISTER OF HEALTH AND FAMILY WELFARE (DR. C.P. THAKUR)

(a)to(c): A statement is laid on the Table of the Lok Sabha. STATEMENT REFERRED TO IN REPLY TO LOK SABHA STARRED QUESTION NO. 449 FOR 20.12.2000

- A meeting was held under the Chairpersonship of Additional Secretary & Project Director, National AIDS Control Organisation, Government of India on 19.04.2000 to discuss various issues related to the insurance coverage of people living with HIV/AIDS (PLWHA).
- As per the feedback provided by the representatives of various insurance companies, LIC policies do not debar consideration of any application on grounds of any disease. However, at the time of granting policy, selection is made whether the proposals are to be accepted at standard rates or with extra premium or declined, depending on the family and personal history and state of health revealed by medical and special medical reports.
- It was also stated by the representative from Life Insurance Corporation of India that the policies are not cancelled because of any disease contracted including HIV/AIDS by policy holder after commencement of the policy, provided full and complete disclosures are made at the stage of making the proposal.
- However, under Medi-claim policy it was observed that the HIV/AIDS is not included for reimbursement of claims. Thus, National AIDS Control Organisation has approached the Department of Insurance, Ministry of Finance on 26th April 2000 to look into this issue so that under Medi-claim policy, individuals having HIV-related illnesses are given benefit of the schemes.